3624

Attorney Docket 072955-0101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hiroyuki OTA

Title: SYSTEM FOR COMPUTING PROBABILITY DISTRIBUTION OF LOAN
               LOSSES

Appl. No.:   09/540,890

Filing Date: 03/31/2000

Examiner: S. Snapp

Art Unit: 3624

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GROUP 3600

AMENDMENT TRANSMITTAL

Mail Stop NON-FEE AMENDMENT
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:
        Transmitted herewith is an Amendment and Reply in the above-identified application.

[ ]   Small Entity status under 37 C.F.R. § 1.9 and § 1.27 has been established by a
previous assertion of Small Entity status.

[ ]   Assertion of Small Entity status is enclosed.

[X]   The fee required for additional claims is calculated below:

Claims As Amended		Previously Paid For		Extra Claims Present		Rate		Additional Claims Fee
22	-	22	=	0	x	$18.00	=	$0.00
10	-	10	=	0	x	$86.00	=	$0.00
First presentation of any Multiple Dependent Claims:					+	$290.00	=	$0.00
				CLAIMS FEE TOTAL			=	$0.00

[ ]   Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the
        total number of months checked below:

[ ]	Extension for response filed within the first month:	$110.00	$0.00
[ ]	Extension for response filed within the second month:	$420.00	$0.00
[ ]	Extension for response filed within the third month:	$950.00	$0.00
[ ]	Extension for response filed within the fourth month:	$1,480.00	$0.00
[ ]	Extension for response filed within the fifth month:	$2,010.00	$0.00
	EXTENSION FEE TOTAL:		$0.00
[ ]	Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	$110.00	$0.00
	CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:		$0.00
[ ]	Small Entity Fees Apply (subtract ½ of above):		$0.00
	TOTAL FEE:		$0.00

[ ] Please charge Deposit Account No. 19-0741 in the amount of $0.00. A duplicate copy of this transmittal is enclosed.

[ ] A check in the amount of $0.00 is enclosed.

[X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date December 3, 2003

FOLEY & LARDNER
Customer Number: 22428
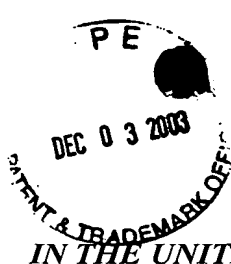Telephone: (202) 945-6162
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By _____

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Attorneys for Applicant

002.1105868.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Hiroyuki OTA
Title:	SYSTEM FOR COMPUTING PROBABILITY DISTRIBUTION OF LOAN LOSSES
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AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111

Mail Stop NON-FEE AMENDMENT
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated September 3, 2003, concerning the above-referenced patent application.

Amendments to the Abstract are presented as a substitute Abstract attached to this document to replace the previously submitted Abstract.

Amendments to the Claims are reflected in the listing of claims which begins on page **2** of this document.

Amendments to the Drawings begin on page **11** of this document, and include an attached replacement drawing sheet and an annotated sheet showing changes.

Remarks/Arguments begin on page **12** of this document.

Please amend the application as follows: